

## **Vested Members Not Currently Enrolled**

A retiring employee who has had a break in his or her employment and retires outside of the Open Enrollment period must serve a 270-day waiting period on pre-existing conditions unless proof of previous coverage is received and approved by PEEHIP.

A vested retiring employee can only enroll in the PEEHIP Hospital Medical Plan or PEEHIP Supplemental Plan and not the Optional Plans on his or her date of retirement.

A vested retiring employee can wait to enroll in the PEEHIP Hospital Medical Plan effective October 1. At this time, the vested employee will not be required to serve waiting periods and will be allowed to enroll in any of the Optional Plans.

The vested retiring employee may be eligible to begin combining insurance allocations with his or her spouse if both are independently eligible for PEEHIP. Members should contact PEEHIP for eligibility requirements. Generally, it is more cost effective for married couples who are both eligible for PEEHIP to combine insurance allocations and carry family Hospital Medical coverage instead of having two individual policies.